



07P-2164
PATENT
Attorney Docket No.: 019748-1.10US
14
176-01

THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

JIVENDRA K. KALE et al.

Application No.: 09/672,116

Filed: September 27, 2000

For: INVESTMENT PORTFOLIO
CONSTRUCTION METHOD AND
SYSTEM

Examiner: Unassigned

Art Unit: 2164

INFORMATION DISCLOSURE
STATEMENT UNDER
37 CFR §1.97 and §1.98

RECEIVED
SEP 07 2001
Technology Center 2100

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

The references cited on attached form PTO-1449 are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement, since it is being submitted prior to the first Office Action. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

Ardeshir Tabibi
Reg. No. P-48,750

TOWNSEND and TOWNSEND and CREW LLP
Two Embarcadero Center, 8th Floor
San Francisco, California 94111-3834
Tel: 650-326-2400
Fax: 650-326-2422
AT:deh

PA 3166715 v1